

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF PUERTO RICO**

IN RE.:	* CASE NO. : 11-02034-MCF
LUIS VELAZQUEZ GONZALEZ	*
CARMEN MENDEZ VILLA	*
<u>Debtors</u>	* CHAPTER 13

**OBJECTION TO CLAIM #3 FILED BY
BAXTER CREDIT UNION**

TO THE HONORABLE COURT:

1. Baxter Credit Union filed secured claim number 3 in the amount of \$1,573.61, for 2005 Qianjiang (scooter) (Account #6000-11). Said motorcycle does not belong to debtors. When debtors signed the documents they erroneously misunderstood that they were signing as co-debtor for this loan. They have never been owners of this motorcycle.

Wherefore, the debtors respectfully request that claim number 3 be disallowed as secured creditor and it be allowed as general unsecured creditor.

Notice is hereby given to the parties in interest that unless a reply to this motion is filed within thirty (30) days after services as evidence by certification, and an additional three (3) days pursuant to Fed. R Bank P. 9006 (f) if you were served by mail, and party against whom this paper has been served, or any other party to the action who objects to the relief sought herein, shall serve and file an objection or other appropriate response to this paper with the clerk's office of the U.S. Bankruptcy Court for the district of Puerto Rico. If no objection or other response is filed within the time allowed herein the objection will be deemed unopposed and may e granted unless: (1) the requested relief is forbidden by law; (2) the requested relief is against public policy; or (3) in the opinion of the court, the interest of justice requires otherwise. If you file a timely response, the court may in this discretion- schedule a hearing. The Honorable Court may grant this motion, and claim number 3 will be disallowed as a secured creditor and allowed as general unsecured creditor.

I HEREBY CERTIFY: that on this date I electronically filed the above document with the Clerk of the court using any CM/ECF System which sends notification of such filing to Chapter 13 Trustee, Baxter Creditor Union 340 N. Milwaukee Ave. Vernon Hills, IL. 60061, and to any creditors if any CM/ECF user. I further certify that I have served this notice by depositing true and correct copy thereof in the United States Mail, to non user creditors as per attached master address list.

In Mayaguez, Puerto Rico, this 7th day April 2010.

/s/ LCDA. GLORIA M. JUSTINIANO
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